

# Graduating the Poor

*CGAP's Graduating the Poor Initiative ended in FY17 after 10 demonstration pilots in eight countries and impact assessments that have generated keen interest from governments and development organizations to adapt and integrate the graduation approach into their social protection systems. This is the completion report for CGAP's Graduating the Poor Initiative. The initiative addressed the challenge of targeting the poorest and most vulnerable populations, helping them build sustainable livelihoods, and creating a pathway for them to "graduate" out of extreme poverty. CGAP's Graduation work has been a strong contribution to the development discourse and there is evidence that the model is being scaled-up and adapted in many countries as a core component of social protection systems.*

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## 1. Background

By early-2000s CGAP had recognized that conventional microfinance was not reaching the poorest. In fact, microcredit was not even an appropriate service for reaching most of the poorest people living in hard to reach areas in food insecure conditions, with few stable sources of incomes and facing multiple barriers to inclusion. In many cases, the poorest themselves avoided credit because of their lack of confidence, fear of indebtedness, and social exclusion. What they needed first was cash or food assistance or guaranteed employment to ensure basic consumption levels, and, later, the skills and means to generate a reliable source of income over the longer term. CGAP realized that the extension of financial services to the poorest needed to be predicated on first ensuring food security and then building sustainable income sources. What was required, therefore, was an approach that combined safety nets for consumption with livelihood generation and access to finance.

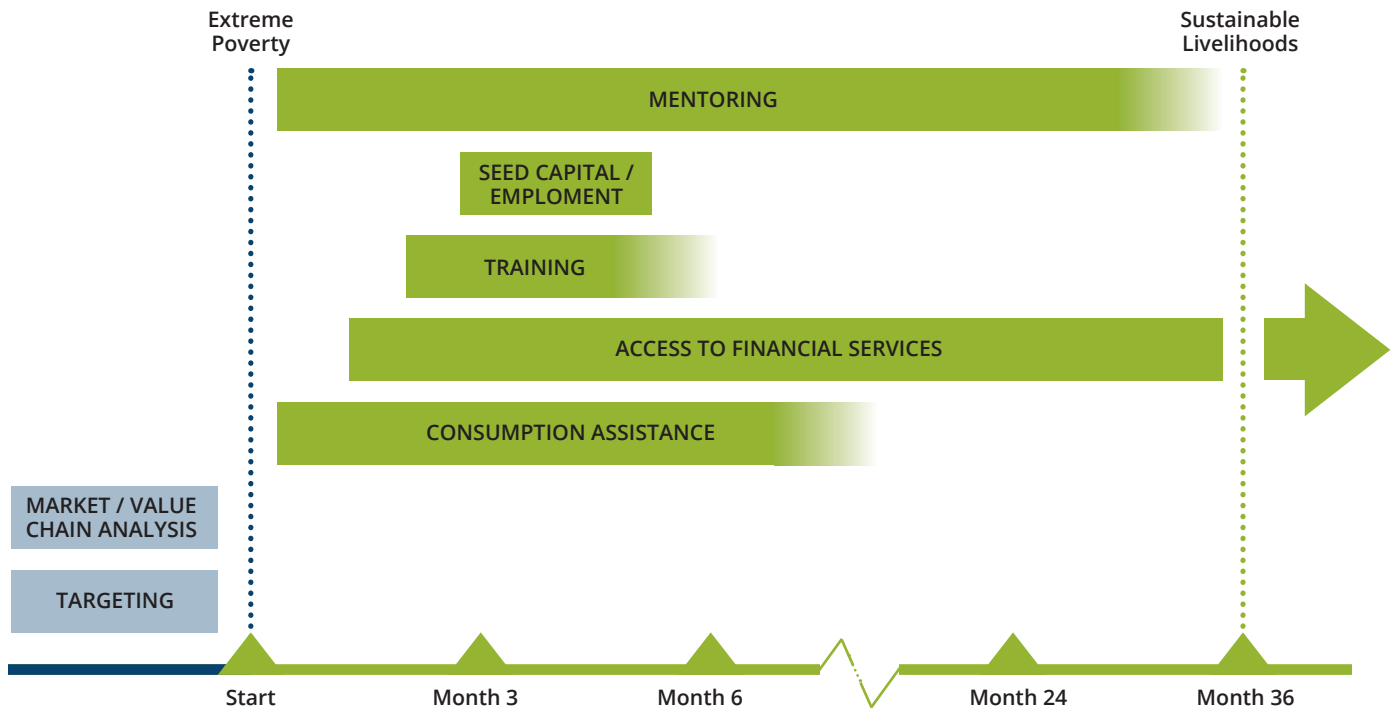
At this time, BRAC (Bangladesh Rural Advancement Committee), the largest nonprofit organization in the world, was experimenting with its “Targeting the Ultra Poor” (TUP) Program. CGAP studied the program and found it to be a promising approach to tackle the complex nature of extreme poverty and financial exclusion. CGAP disseminated the approach and its impact findings widely and advocated for others within the microfinance field and more broadly to replicate it. However, many questioned whether the approach could work outside Bangladesh and when implemented by organizations with less scale and capacity than BRAC.

In 2006, CGAP and the Ford Foundation created the Graduating the Poor Initiative to test the BRAC sustainable livelihoods approach systematically and in a wide variety of contexts. This partnership supported 10 pilot programs in eight countries to determine whether, with the right mix of well-sequenced interventions offered over a specified period, the poorest households could “graduate” from extreme poverty. While not exiting poverty altogether (an unlikely occurrence over just two to three years), the goal was to help these families break out of the deep poverty “trap” and foster continued upward mobility. Could the combination of more and better incomes, human capital and other assets improve their well-being and resilience to shocks, including getting them to a point where they could also benefit from traditional financial services?

## 2. The Graduation Approach

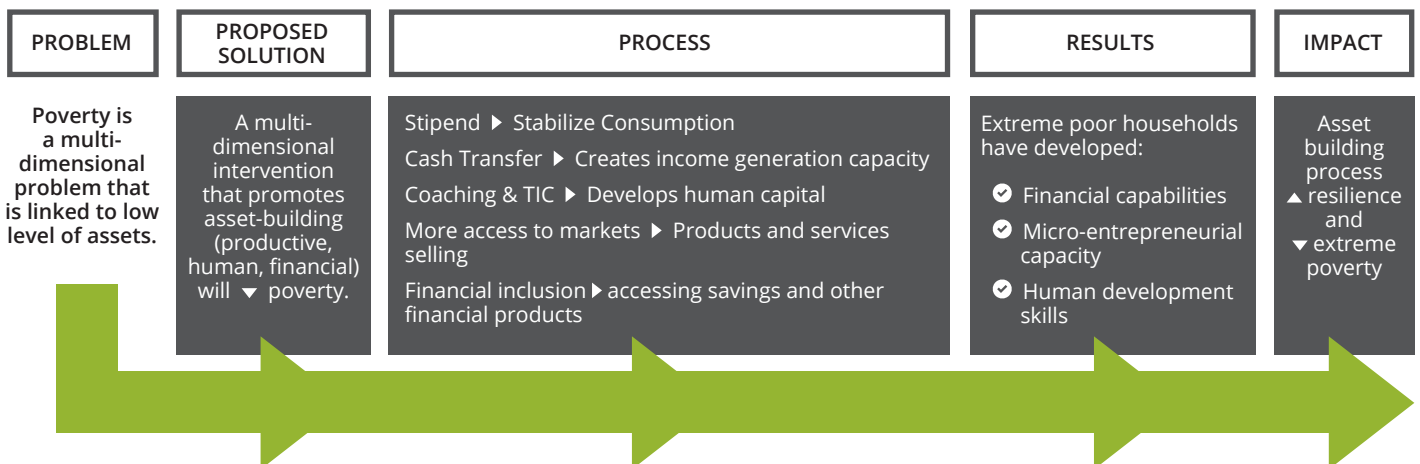
The graduation approach focuses on helping the poorest and most vulnerable households develop sustainable livelihoods, increase incomes, and move out of extreme poverty. It consists of a carefully sequenced, multisectoral intervention comprising (1) consumption support (food or cash) to provide the households with a basic safety net and the breathing room to invest in incased income-earning activities; (2) skills training; (3) the means to jump-start an economic activity, through transfer of a productive asset (e.g., milk animals, goats, or chickens) or seed capital for informal self-employment, or access to formal employment; (4) access to savings services and related financial capability building (and sometimes other financial inclusion services); and (5) coaching, mentoring, and group membership to build confidence, reinforce skills, navigate the process, and break down social exclusion. The intervention is time-bound for each family (generally 24–36 months) to preclude long-term dependence and enable programs to serve additional eligible households.

## The Graduation Into Sustainable Livelihoods Approach



After they complete the program, the still-poor participants will be better able to sustain their gains and continue their upward trajectory if they have continued access to the national social protection system (e.g., social insurance, skills development) and financial inclusion initiatives. Such services will help them weather shocks and increase and diversify their income, assets, and human capital. Sustained progress rests on continued income earning and asset building and effective social protection systems to cushion against risks.

## From the Participant's Perspective: Theory of Change for the Graduation Approach



### 3. The CGAP-Ford Foundation Pilots

CGAP and the Ford Foundation implemented 10 pilots in eight countries from 2006 to 2014. The pilot sites were selected for diversity of socioeconomic, environmental, infrastructure, and policy context, and were implemented in eight countries: Ethiopia, Ghana, Haiti, Honduras, India, Pakistan, Peru, and Yemen.<sup>1</sup> The partnerships implementing the pilot were led by local or national organizations, primarily NGOs or MFIs, or public-private entities.<sup>2</sup> A hallmark of the pilots was diverse partnerships, which often included government programs and health care providers. CGAP and the Ford Foundation were heavily involved in the design and the monitoring of the pilots, and covered partial research and operating costs, with the balance covered by implementing partners and other donors including several CGAP members—Mastercard Foundation, the European Commission, The International Fund for Agricultural Development, the Susan and Michael Dell Foundation, the Swiss Development Cooperation, USAID, and the World Bank.

#### Impact Evidence

The pilots had an ambitious research and learning agenda, including randomized control trials (RCTs), in Ethiopia, Ghana, Honduras, India, Pakistan, and Peru to assess impacts, household qualitative research, and operational research including country case studies.

Innovations for Poverty Action (IPA) and Jameel Poverty Action Lab, which conducted the RCTs, documented increased household incomes and consumption at all but one graduation site (Banerjee, et al. 2015). The programs have statistically significant impact on consumption (7.5 percent increase in food consumption on average), beneficiaries' productive assets (15 percent increase), and savings (96 percent increase) one year after the program ended (that is, three years after the assets are transferred and training is conducted). In addition, beneficiaries spent more time working, went hungry on fewer days, experienced lower levels of stress, and reported improved physical health. The program also led to some improvements in psychosocial well-being: participants' self-reported happiness, stress, women's empowerment, and some measures of physical health and political engagement improved at some sites, although the women's empowerment and physical health treatment effects were not statistically significant one year after all program activities ended. Furthermore, the benefit-cost ratios were also strongly positive with annual household income gains as a percentage of total program costs ranging from about 7-25 percent in the five sites where the program had positive impact (five out of the six included in the *Science* study). Returns on investment ranged from 133 percent in Ghana to 179 percent in Pakistan, 190 percent in Peru, 260 percent in Ethiopia, 433 percent in India, and 540 percent at BRAC in Bangladesh.<sup>3</sup>

Recent results from one of the Indian pilot sites revealed even greater impact six years after the end of the program, with a doubling in per capita consumption compared with the three-year mark (*The Economist* 2015). These findings are similar to those of a separate long-term seven-year evaluation of a BRAC Graduation program in Bangladesh (Bandiera, et al. 2016). Overall household earnings increased 37 percent over the seven years with significant rises in consumption and savings. The change in

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1. Three pilots were conducted in India, due to the diversity of the subcontinent and keen interest from Indian MFIs and NGOs.
  2. Implementing agencies for the pilots were: REST and DECSI in Ethiopia, Presbyterian Agricultural Services and IPA in Ghana, Fonkoze and Partners in Health in Haiti, ODEF and Plan International in Honduras, Trickle Up, Bandhan and SKS in India, PPAF and partners in Pakistan, Arariwa and Plan International in Peru, and Social Welfare Fund and Social Fund for Development in Yemen.
  3. For more details on the methodology, see Sulaiman, et al. (2016).

spending on nondurables (e.g., food) was 2.5 times higher after seven years than after four, and the increase in land access doubled, providing further evidence that the Graduation approach results in long-term impacts (IGC 2015). It is important to note that the first round of RCTs on the pilots tested the Graduation approach as a package, rather than assessing each component's relative contribution to the results. Additional research in Ghana compared the impact of transfer of assets alone (goats) to participation in the full programs; after three years, households that received the full package had significantly higher and more diversified assets than those of the goats-only households, where early gains in livestock value and total consumption disappeared over time (Goldberg 2017). Recent evidence on scaled-up implementation of the graduation approach by the Government of Ethiopia showed that the graduation program increased participant incomes by an average of US\$330 per year, and enabled more than 33,000 households (200,000 individuals) to graduate and transition off the safety net program. In Haku Winay, a graduation program implemented by the Peruvian Ministry of Development and Social Inclusion, research showed that participant incomes from services and trade increased 35 percent, and incomes from agriculture increased 14 percent. The program also resulted in robust impacts on food security, financial literacy, health outcomes, and empowerment indicators.

Access to appropriate financial services is one of the important building blocks of this multisectoral, livelihoods-focused intervention, and a key contributor in the overall theory of change on how households progress out of extreme poverty. All programs ensure access to deposit services (through a variety of means including MFIs, banks, post offices, self-help groups, village banks and savings and loan associations), and some provide access or linkages to formal credit as appropriate (usually some time following program exit). All programs include financial capability and money management content, via group meetings, one-on-one discussions, or tutorials through tablets and workbooks. There are some examples of keen interest in digital payment services via mobile money or cards, especially where the graduation approach is being scaled (for example, through government adoption of graduation into social protection programs) and where there is adequate payments infrastructure including cash-out service points. This could offer substantial efficiency gains and cost reductions, which are important for scale-up. RCTs and other evidence show that participating households experienced significant and sustained gains in financial access and assets such as savings. In Bangladesh, where savings groups were formed but there was no formal savings requirement, households experienced a tenfold increase in savings relative to comparison households. This gain was sustained two years after program activities ended. In pooled estimates from Ethiopia, Ghana, Honduras, and Peru, Graduation households saved 156 percent more than the comparison group. Two years after program activities ended, savings balances were 85 percent greater than comparison households. Ethiopia, where savings were mandatory, saw the greatest gains (Banerjee et al. 2015). Recent research suggests that access to financial services helps to explain why some households were able to escape poverty and remain out of it in Bangladesh and Ethiopia. It also helps to explain why some households maintain their food security status throughout multiple drought waves in Ethiopia during 2015–16, while other—less resilient—households do not (LEO Report 2015).

## Cost-effectiveness

The costs of the graduation pilots varied by country. The total per household cost of the programs (including consumption assistance, seed capital, training, mentoring, staffing, monitoring, and office overhead), over the entire duration of the programs, ranged from US\$330 to US\$700 in Bangladesh, India, Yemen, Ethiopia, and Pakistan to approximately US\$1,250 in Honduras and US\$1,750 to US\$2,500 in Ghana, Haiti, and Peru. Of importance to policy makers and development agencies, the cost effectiveness of the program is high, with annual household income gains as a percentage of total program costs ranging from about 7 percent to 25 percent in the five sites where the program had positive impact. For the BRAC TUP, the initial average investment of US\$365 was estimated to yield total benefits of US\$1,168 over a

projected span of 20 years (the discounted sum of consumption and asset gains in 2007 U.S. dollars). This would amount to a benefit-cost ratio of 3.2—or US\$3.20 in benefits for every U.S. dollar spent on the BRAC program. A meta-study comparing longer-term impact findings from livelihoods development, lump-sum cash transfer, and graduation programs serving the extreme poor found the greatest cost-effectiveness among graduation programs, due largely to the persistence of household-level gains over time (Sulaiman, et al. 2016).

## 4. Progress against the CGAP V Results Framework

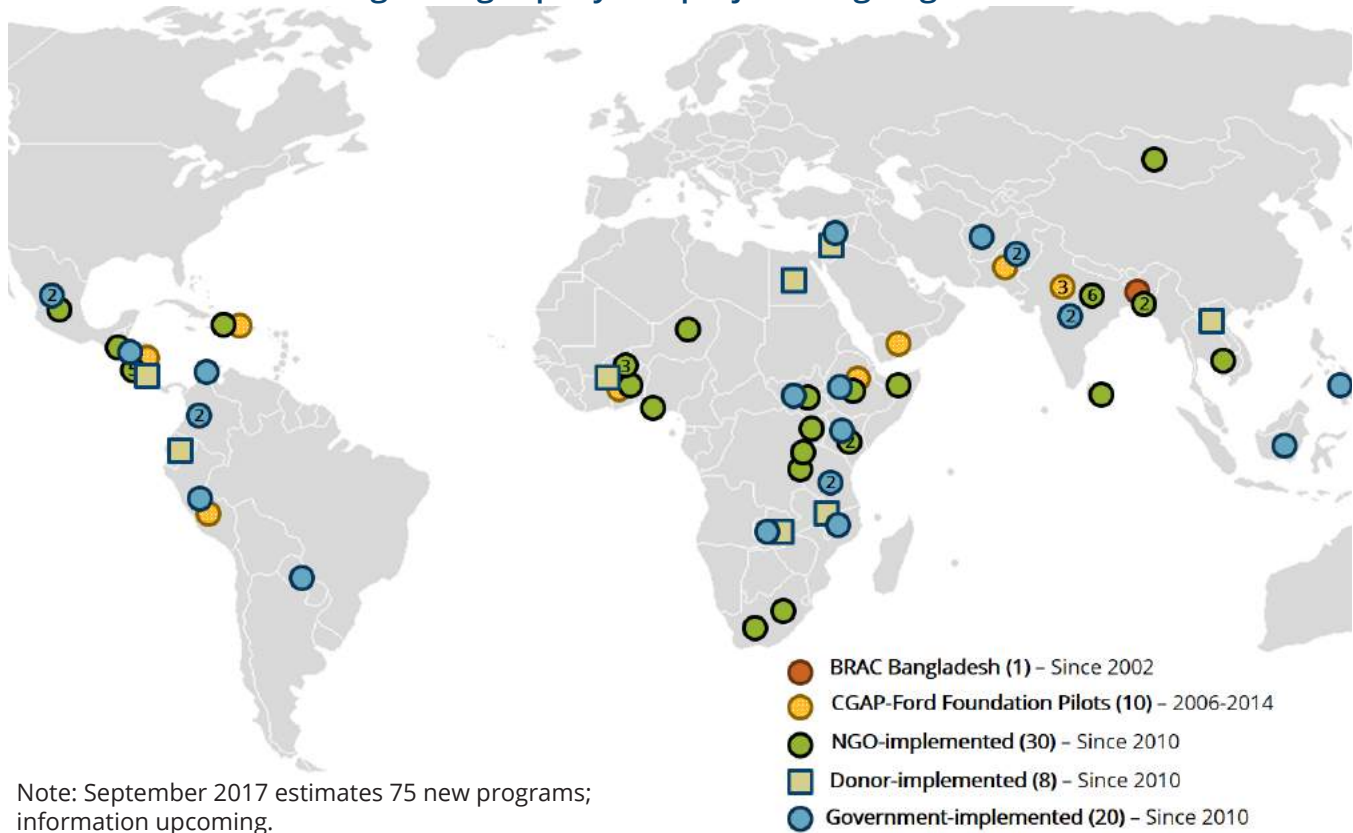
### Graduation 2.0—Reference countries or major donors are implementing well-documented graduation scale-ups.

Progress during CGAP V has far exceeded planned outcomes as outlined in Annex A to this report. Almost 60 actors (governments, large international agencies, and international NGOs) are now testing, adapting, and scaling-up the Graduation approach. Importantly, 10 governments (Afghanistan, Colombia, Ethiopia, India (Jharkhand and Odisha), Indonesia, Kenya, Mexico, Pakistan, Paraguay, Peru and the Philippines) and one international aid agency (UNHCR) are implementing programs, as part of their social protection strategies. While many programs are still small, graduation programs in several countries including Ethiopia, Indonesia, and Pakistan have already gone through multiple rounds of piloting and now aim to serve many hundreds of thousands of households. Their success and the demonstration effects from scaled implementations could make a significant contribution toward the global community's commitment to eliminate extreme poverty by 2030. This will be amplified further to the extent that graduation approaches can be successfully adapted to serve other vulnerable segments such as youth, refugees and displaced persons, extremely poor urban households, the disabled, or communities affected by climate change and disasters.

The current number of households reached is around 2.5 million, including 1 million from BRAC's loan-based program OTUP. Large programs are being designed to reach hundreds of thousands and even millions, including Ethiopia's Productive Safety Net Program, Pakistan's Benazir Income Support Program, Indonesia's PKH-KUBE Program, and the Department of Social Welfare and Development's convergence strategy in the Philippines. Many of the new projects offer the full package of assistance as BRAC and the CGAP-Ford pilot did, but most are adapting the package. Several programs are exploring whether some components might be modified or streamlined to reduce costs without significant reduction in impact. Technology (e.g., digitization of the financial components, learner-directed coaching, e-training of implementing staff) and better coordination with other interventions could reduce costs and leverage efforts for greater impact. In addition, while the Graduation approach was initially designed for the extreme poor, it was quickly realized that the model could be adapted for other vulnerable and at-risk populations. For instance, UNHCR recognized the potential for the Graduation approach for refugees and internally displaced people. While the adaptation to this specific group includes the addition of a strong legal assistance and psychological-social counseling components, otherwise the cash assistance (consumption stipend), the asset transfer (or links to employment opportunities), and the regular coaching and mentoring components remained the same. Trickle Up, an NGO that was part of the first wave of implementations, is now providing technical assistance to UNHCR on the Graduation approach. There is now keen interest from other parties to adapt the Graduation approach to pressing development challenges such as economic inclusion of refugees and very low-income urban youth, climate change adaptations and building resilience, and the focus on creating more productive jobs.

## Global Presence of Graduation Programming, September 2016

### Graduation growing rapidly: 59 projects ongoing in 37 countries



### Supporting Outcome 2.1: Reference countries or major donors apply CGAP-facilitated research findings, technical guidance and capacity support in developing and/or implementing well-documented graduation scale-ups.

Policy makers and representatives of large donor and other non-profit agencies leading new Graduation adaptations have joined the growing Graduation Community of Practice (CoP). The Technical Guide published by CGAP and the Ford Foundation and companion technical resources (particularly BRAC’s PROPEL toolkit) serve as references for different implementers of the new wave of Graduation adaptations. In addition, CGAP’s publication on the cost-effectiveness of the Graduation approach as compared to cash transfers and livelihood interventions (co-authored with IPA) will be a valuable tool for stakeholders facing institutional budgetary constraints.

This growing spread of graduation adaptations is the result of CGAP continuous policy engagement, outreach, and technical support. The CGAP team, strong technical assistance providers and members of the Graduation CoP, are providing inputs in design and implementation to the great majority of these programs. CGAP-organized global learning events and regional workshops have provided the opportunity for further support to program architects and managers, as well as engagement with interested funders, technical advisors, and researchers from within the CoP.



PHOTO: AUDE DE MONTESQUIOU

## Supporting Outcome 2.2: Community of Practice supports effective development and sharing of knowledge and practice and builds momentum for countries/donors beyond the initial reference group to test the approach.

The Graduation CoP has grown beyond our expectations, largely because of examples of successful programs, robust evidence, the policy tailwind from the Sustainable Development Goals and the “leaving no one behind” agenda, new concepts of aid effectiveness, and the felt need of policy makers to develop economic inclusion solutions for eliminating extreme poverty. The Graduation CoP, numbering over 500 hundred members, includes all key stakeholders—governments, international and local NGOs, development agencies, funders, researchers, anti-poverty advocates—that are necessary to continue the process of adapting and scaling this worldwide movement. CGAP has identified close to 60 implementations by governments, NGOs and donors globally that reach 2.5+ million households. Fourteen policy makers have taken concrete steps towards graduation scale-ups as a result of participating in a working group formed within the CoP.<sup>4</sup> The 70 percent rise in government-led initiatives since 2015 (now 36 percent of the total) is especially noteworthy. Some governments have committed to serve hundreds of thousands or even millions of households through these targeted household-level programs.

Through its role as facilitator of the CoP, CGAP provides a neutral space for discussion, promotes communication among different stakeholders, helps identify key issues, synthesizes new knowledge, hosts a dedicated page on the Microfinance Gateway online platform, organizes online and regional meetings, selectively crowds-in new actors (especially policy makers and funders), and generally advocates for greater adoption and scaling up of the graduation approach. Furthermore, CGAP supports CoP-led technical exchange with broader policy networks to help build momentum. For instance, Trickle Up, IPA, and UNHCR, with input from CGAP, collaborated on a World Bank research proposal aimed at improving development responses for refugees and internally displaced persons. Other examples include collaborative efforts for joint regional policy workshops held in Kenya, Pakistan, Philippines, and Mexico.

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4. From Afghanistan, Colombia, Ethiopia, India, Indonesia, Kenya, Mexico, Pakistan, Paraguay, Peru and the Philippines, and Brazil, Honduras, Malawi, and Mozambique. Policy makers from the latter four countries actively participate in the CoP, have attended Global Meetings and are advocating for the implementation of graduation programs in their country.



With strong impact evidence in hand on the effectiveness of the Graduation approach, over the past four years, CGAP has focused its efforts on facilitating scaling up, especially by crowding in: (1) governments adopting this approach as a key part of their national social protection frameworks; and (2) other important development organizations, donors, and implementers such as international agencies integrating Graduation approaches into their initiatives targeted to extreme poor and vulnerable people. Rather than being an intervention that will scale mainly through market processes, Graduation will scale through public sector policy changes and investments. Thus, in its final few years, CGAP's Graduation Initiative has focused on creating the preconditions for these audiences to become aware of this intervention's potential, motivated to test it, and equipped to scale it up as a permanent part of their social protection strategy. The long-term vision is to make a meaningful contribution to achievement of the first Sustainable Development Goal—eliminating extreme poverty in all its forms—by catalyzing widespread support for this holistic intervention as a means of creating a path towards sustainable gains in well-being, assets, and resilience.

Over the past several years, the Graduation Initiative has prioritized creating the preconditions for this to happen, including an influence model focused on:

- Disseminating the impact evidence to key policy makers in national and state governments, international agencies such as the UN High Commissioner for Refugees, and the international development community, not least the World Bank, which has gone from being rather skeptical about the approach to being one of the most important promoters
- Building awareness and buy-in through high-level peer exchanges among current and potential policy champions and program leads, through convenings, immersion visits, and well-targeted knowledge products (Global Learning Events, regional events including site visits, infographics, and policy briefs)
- Capturing and sharing emerging lessons and good practices from those countries that were further along in large pilots and scaled implementation, such as Ethiopia and Peru, and translating these insights and operational approaches into practical tools and guidance (e.g., the CGAP graduation technical guide, which was recently updated to reflect the trend toward public-sector implementation and which is still one of the most downloaded documents on the Microfinance Gateway)
- Providing selective advice and technical assistance to governments (e.g., the Philippines, Indonesia, Pakistan, Malawi, Tanzania) and other key actors to support their crowding in and integration of the graduation approach within their strategies, programs and budgets (e.g., multiple governments, UNHCR, the Rome food agencies, the World Bank, the Asian Development Bank, bilateral aid agencies including Germany)
- Generating and disseminating further evidence that is especially relevant for policy makers, such as on the cost-effectiveness of graduation in comparison with unconditional cash transfers and traditional livelihoods programs (cost-effectiveness research and Policy Brief co-authored with IPA), highlights from more recent impact research (positive Peru results, BRAC Bangladesh impacts on child nutrition and stunting, how Ethiopia households fared during the El Nino drought), and longer-term results from mature programs (e.g., sustained upwards trajectory of households as many as four years post-graduation in Bangladesh and India).
- Engaging with the key global policy bodies and processes to create openness to the graduation approach within international discussions on social protection and other relevant areas including socioeconomic inclusion, digitization of G2P safety net payments, and humanitarian assistance and the continuum to development programming (e.g., standing policy processes and coordination initiatives led by the World Bank, ILO, the Organization of American States and

others; co-authored policy briefs with UNHCR and OECD; the Humanitarian Summit; important consultations on “adaptive safety nets,” resilience, and youth livelihoods).

- Crowding in and increasing the capacity of providers of the longer-term advice and assistance with design and implementation that governments, international agencies, and development partners need.
- Continuing to build a dynamic and growing CoP, now numbering over 500 members, which engages all the key stakeholders whose participation is needed for graduation to be positioned as an important micro-level pro-poor intervention worthy of significant attention and investment (in addition to activities described above, technical webinars, regular updates, website with curated key resources and tools, and regular “mapping” of the landscape of Graduation pilots, scaled implementations, and ongoing research).

As the Mid-Term Evaluation of CGAP V noted, implementation of this influence model by the CGAP Graduation Initiative exceeded its CGAP V targets (numbers of governments and agencies crowding in, practice and knowledge advanced, vibrant and growing CoP) with very modest staffing and budget. CGAP has contributed extensively to the field’s development.

## 5. Next Phase for the Graduation Initiative

Around two years ago, CGAP decided that it was time to explore how best to ensure that the expanding and maturing graduation field had access to the expertise and resources that it needed for its next chapter. With its central financial inclusion mission and expertise, CGAP was less well-positioned than previously to continue playing the role of hosting the knowledge hub and facilitating scale-up and adaptation of a multisectoral, livelihoods-focused intervention in which financial services play an important but not leading role. In addition, it was fast becoming apparent that the single most important graduation “end-game” was scaling through the public sector—the best way for this approach to make a dent in extreme poverty was for governments and international agencies to commit the necessary political will and resources and adapt it to their policy objectives and contexts.

CGAP launched a thorough and consultative process to identify the best option for spinning off the catalytic roles performed to date by the Graduation Initiative. The process was aided by a systematic review of strategy options facilitated by a specialized organization that supports the creation, growth, and evolution of multi-stakeholder initiatives in many development sectors. Following an extensive review of organization options and 50+ stakeholder interviews, at the beginning of FY18 CGAP concluded successful discussions with key members of the CoP and the World Bank to create a dedicated platform that will drive scaling up of Graduation, particularly by public-sector social protection systems.

The Platform for Economic Inclusion (PEI, working title) was created in July 2017 as a new global partnership hosted at the World Bank’s Social Protection and Jobs Global Practice (SPJ). The platform is poised to play a central role—like that played by CGAP in the financial inclusion space—in ensuring that graduation implementers and their TA providers, partners, funders and researchers have access to the innovations, best practices, tools, training, evidence and policy advocacy needed to accelerate this work worldwide. PEI has an independent governance and leadership, is raising funding through its own dedicated Multi Donor Trust Fund, and is hiring the staff expertise needed to support the field and drive the “Graduation 2.0” agenda. CGAP has transitioned into a new role of being an active member of the CoP, contributing on issues that are important to the field’s future development, including how digitization and the financial services components of the approach can be strengthened to improve effectiveness, efficiency, and scalability.

## The Road Ahead

The global movement supported over the past 10+ years by CGAP's Graduating the Poor Initiative and many other partners has provided a beacon of what extremely poor people and their families can achieve when they are provided with sufficient support to begin the long and tricky pathway out of poverty. The findings so far have challenged the prevailing wisdom on the potential to overcome deep-seated social, economic and financial exclusion and facilitate upward mobility for those who are very poor and marginalized but able to earn income. The policy implications are many and important. It is by no means a foregone conclusion that this relatively complex intervention can be scaled successfully in many places and to the benefit of many vulnerable segments. The Graduation 2.0 will provide an important testing ground and generate lessons that will resonate across many sectors including financial inclusion.

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## Annex A: Graduating the Poor Results Framework

| Outcomes  | Indicator number and title   | Baseline | FY17 target | FY17 actual     | Comments  |
|---|--|----------|-------------|-----------------|---|
| 2.0. Reference countries or major donors are implementing well-documented Graduation scale-ups  | 2.0.1. Number of reference countries or major donors implementing well-documented Graduation scale-ups   | 2        | 5           | 11 <sup>a</sup> | Growing global adaptations of Graduation  |
| Supporting Outcome 2.1. Reference countries or major donors apply CGAP-facilitated research findings, technical guidance, and capacity support in developing and/or implementing well-documented Graduation scale-ups   | 2.1.1 # reference countries and major donors applying research findings in development of Graduation scale-ups                                     | 0        | 75%         | 100%            | All new programs actively engage within CoP   |
|   | 2.1.2 # reference countries/ major donors applying technical guidance and capacity support in development of Graduation scale-ups                  | 0        | 70%         | 80%             | All new programs have in-house and/or hire quality TA on Graduation   |
| Supporting Outcome 2.2. Active participants in the CoP share knowledge and innovations in the field of extreme poverty reduction, including policy makers taking concrete steps toward Graduation scale ups as a result of participating in a working group formed within the CoP | 2.2.1 # of active participants in the CoP sharing knowledge and innovations in the field of extreme poverty reduction                              | 12       | 30          | 500             | Strong momentum builds on robust impact evidence, examples of successful programs, and tailwind from the SDGs |
|   | 2.2.2 # of policy makers who take concrete steps toward Graduation scale-ups as a result of participating in a working group formed within the CoP | 0        | 12          | 14              | Several policy makers/donors from each reference country/donor participate in regular CoP calls               |

- a. Afghanistan, Colombia, Ethiopia, India (Jharkhand and Odisha), Indonesia, Kenya, Mexico, Pakistan, Paraguay, Peru, and the Philippines and UNHCR.